

**AMENDMENTS TO THE SPECIFICATION:**

Please amend the paragraph beginning at page 6, line 16, as follows:

Alternatively, a novel lower-cost lifetime (or shorter period) maximum benefit insurance package could be offered in such a market (i.e., such as that introduced by the present invention). For example, the premium rate for such an insurance policy could be set proportional or inversely proportional to the residual benefit in either a linear or a non-linear fashion.

Please amend the paragraph beginning at page 14, line 10, as follows:

FIGURE 1 illustrates an exemplary client-provider computer system (10) for use, for example, by a medical service provider that enables a service provider to schedule facility utilization and to automatically compute an offering price which may be made dependent upon factors such as the temporal availability of facility resources and personnel.

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